

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 23-10015-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gerald W. Cline Sr.  
dba Hands on Leather Works, dba L'Bri  
Pure and Natural  
4815 Mays Landing Road  
Vineland, NJ 08361

Debra L. Costanzo-Cline  
dba Hands on Leather Works, dba L'Bri  
Pure and Natural  
4815 Mays Landing Road  
Vineland, NJ 08361

Social Security No.:

xxx-xx-0387

xxx-xx-0582

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on September 21, 2023.

On June 16, 2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: August 6, 2025  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 17, 2025

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Gerald W. Cline, Sr.  
Debra L. Costanzo-Cline  
Debtors

Case No. 23-10015-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 17, 2025

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald W. Cline, Sr., Debra L. Costanzo-Cline, 4815 Mays Landing Road, Vineland, NJ 08361-7620
519803425	Achieve Personal Loans, 1975 S. Grant St., Ste 400, San Mateo, CA 94402
519803428	+ Attorney General, U.S. Dept. of Justice, Ben Franklin Station, P. O. Box 683, Washington, DC 20044-0683
519803431	+ Capital Services, PO BOX 277, West Berlin, NJ 08091-0277
519803435	+ Freedom Plus/Bills, 60 E. Rio Salado Parkway, Suite 900, Office 9102, Tempe, AZ 85281-9126
519803437	+ Inspira, PO Box 650292, Dallas, TX 75265-0292
519803442	+ Mariner Finance, 6825 Tilton Rd., D6, Egg Harbor Township, NJ 08234-4408
519803443	+ Mariner Finance, 3600 E. Landis Ave., Vineland, NJ 08361-3001
519803447	+ Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519813835	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 17 2025 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 17 2025 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519803429	+ Email/Text: clientservices@fullcirclefs.com	Jun 17 2025 20:36:00	AXIOM Acquisition Ventures, 12425 Race Track Road, Suite 100, Tampa, FL 33626-3102
519830117	Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 20:55:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519803426	+ Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 20:44:21	Amex, PO Box 981537, El Paso, TX 79998-1537
519803427	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 17 2025 20:36:00	Apple Card/Gs Bank Usa, Lockbox 6112, P. O. Box 7247, Philadelphia, PA 19170-0001
519803430	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 20:43:44	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
519837201	+ Email/PDF: ebn_ais@aisinfo.com	Jun 17 2025 20:43:45	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519854501	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 20:44:19	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519803432	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 20:44:41	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
519803433	^ MEBN	Jun 17 2025 20:35:09	Coastl/Prosp, 221 Main Street Suite 300, San Francisco, CA 94105-1909
519803434	+ Email/PDF: creditonebknofications@resurgent.com	Jun 17 2025 20:43:47	Credit One Bank Na, Po Box 98875, Las Vegas,

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			NV 89193-8875
519803436	^ MEBN	Jun 17 2025 20:35:28	Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
519826773	Email/Text: bankruptcy.accounts@wakeassoc.com	Jun 17 2025 20:36:00	GI PATHOLOGY, c/o Wakefield & Associates, LLC, PO Box 51272, Knoxville, TN 37950-1272
519803438	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 17 2025 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519842340	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 17 2025 20:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519831256	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 20:44:36	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519803439	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 20:43:55	Jpmcb Auto, PO Box 901003, Fort Worth, TX 76101-2003
519836134	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2025 20:55:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519803440	+ Email/Text: bankruptcy@lmminc.com	Jun 17 2025 20:37:00	Lockhart,Morris & Mont, 1401 N Central Expy Ste, Richardson, TX 75080-4669
519803444	Email/Text: ml-ebn@missionlane.com	Jun 17 2025 20:36:00	MissionIntab, Po Box 105286 Sw # 1340, Atlanta, GA 30348
519803441	+ Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	Jun 17 2025 20:37:00	Mahindra Finance, 8001 Birchwood Court, Johnston, IA 50131-2889
519807113	Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	Jun 17 2025 20:37:00	Mahindra Finance USA LLC, PO Box 2000, Johnston, IA 50131-0020
519843397	+ Email/Text: bankruptcy@marinerfinance.com	Jun 17 2025 20:36:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
519803445	+ Email/Text: cedwards@ncsplus.com	Jun 17 2025 20:36:00	Ntl Crdt Sys, 117 E 24th St 5th Floor, New York, NY 10010-2937
519803446	^ MEBN	Jun 17 2025 20:35:20	Prosper Card, P. O. Box 650078, Dallas, TX 75265-0078
519842203	Email/Text: bnc-quantum@quantum3group.com	Jun 17 2025 20:36:00	Quantum3 Group LLC as agent for, AXIOM ACQUISITION VENTURES LLC, PO Box 788, Kirkland, WA 98083-0788
519827341	Email/Text: bnc-quantum@quantum3group.com	Jun 17 2025 20:36:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519803448	Email/Text: support@spirerecoverysolutions.com	Jun 17 2025 20:36:40	Spire Recovery Solutions, 57 Canal St., Suite 302, Lockport, NY 14094
519803449	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 20:54:57	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
519803450	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 20:43:52	Syncb/Care Credit, P. O. Box 965036, Orlando, FL 32896-5036
519803451	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 20:43:43	Syncb/Ppc, Po Box 530975, Orlando, FL 32896-0001
519803452	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 20:43:42	Syncb/Vrzn, Po Box 965015, Orlando, FL 32896-5015
519803634	^ MEBN	Jun 17 2025 20:36:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519806681	+ Email/Text: tdebn@credbankserv.com	Jun 17 2025 20:36:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519803453	+ Email/Text: bankruptcy@td.com	Jun 17 2025 20:37:00	Tdrcs/Raymour & Flanig, 1000 Macarthur Blvd,

District/off: 0312-1

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519803454	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 20:44:42	Mahwah, NJ 07430-2035 Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519803455	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 20:54:56	Tractor Supply/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519803456	+ Email/Text: usanj.njbankr@usdoj.gov	Jun 17 2025 20:37:00	United States Attorney, Peter Rodino Federal Building, 970 Broad St. Suite 700, Newark, NJ 07102-2527

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519830118	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Joint Debtor Debra L. Costanzo-Cline bkdruziako@aol.com
Victor Druziako	on behalf of Debtor Gerald W. Cline Sr. bkdruziako@aol.com

TOTAL: 7